

Information to identify the case:

Debtor 1	<u>Gladys Ortiz</u>	Social Security number or ITIN	xxx-xx-9784
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Gilberto Ortiz</u>	Social Security number or ITIN	xxx-xx-3029
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-33074-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gladys Ortiz

Gilberto Ortiz

2/16/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gladys Ortiz
 Gilberto Ortiz
 Debtors

Case No. 17-33074-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db/jdb
 517177684 +Gladys Ortiz, Gilberto Ortiz, 239 Cuyler Avenue, Trenton, NJ 08629-1807
 +AAdvantage/American Airlines Mastercard, Card services, P.O.Box 13337,
 Philadelphia, PA 19101-3337
 517177686 +Arcadia Nursing & Rehab, 1501 State Highway 33, Trenton, NJ 08690-1705
 517177688 Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
 517177689 +Capital Health, 750 Brunswick Avenue, Trenton, NJ 08638-4143
 517177690 Capital Health Medical Group, ATTN # 17558X, PO Box 14000, Belfast, ME 04915-4033
 517177691 Capital Health Regional Medical Center, P.O. Box 785841, Philadelphia, PA 19178-0001
 517177693 Capital One, NA, Capital One Drive, PO Box 302531680, Salt Lake City, UT 84130
 517177695 Chase, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
 517177694 Chase, PO Box 1423, Charlotte, NC 28201-1423
 517177697 Citicards, PO Box 9001037, Louisville, KY 40290-1037
 517177699 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
 517177700 +Hamilton Dental Associates, 2929 Klockner Rd., Hamilton Square, NJ 08690-2809
 517177701 +Investors Bank, 101 Wood Avenue South, Iselin, NJ 08830-2750
 517177702 KCI USA Inc., PO Box 301328, Dallas, TX 75303-1328
 517177704 Macy's, PO Box 9001094, Louisville, KY 40290-1094
 517177705 +Publishers Clearing House, PO BOX 6344, Harlan, IA 51593-1844
 517177706 Saint Francis Medical Center, PO Box 826951, Philadelphia, PA 19182-6951
 517177708 Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
 517177711 Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104
 517177712 United Telemangement Corp, Lourdes Burlington County, P.O. Box 145465,
 Cincinnati, OH 45250-5465

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 23:35:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2018 23:34:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517177685 EDI: AMEREXPR.COM Feb 16 2018 23:13:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517177687 +EDI: TSYS2.COM Feb 16 2018 23:13:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 517177692 EDI: CAPITALONE.COM Feb 16 2018 23:13:00 Capital One, PO Box 6492,
 Carol Stream, IL 60197-6492
 517177696 +EDI: CITICORP.COM Feb 16 2018 23:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 517177698 +EDI: DISCOVER.COM Feb 16 2018 23:13:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 517177703 EDI: CBSKOHL.COM Feb 16 2018 23:13:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 517177683 EDI: RMSC.COM Feb 16 2018 23:13:00 R' US CREDIT CARDS/SYNCB, POB 530938,
 Atlanta, GA 30353-0938
 517177707 EDI: RMSC.COM Feb 16 2018 23:13:00 Sams Club/Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 517180285 +EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517177709 EDI: RMSC.COM Feb 16 2018 23:13:00 Synchrony Bank, P.O. Box 960090,
 Orlando, FL 32896-0090
 517177710 EDI: TFSR.COM Feb 16 2018 23:13:00 Toyota Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 517177713 EDI: RMSC.COM Feb 16 2018 23:13:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 35

Date Rcvd: Feb 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Kevin C. Fayette on behalf of Joint Debtor Gilberto Ortiz kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Debtor Gladys Ortiz kfayette@kevinfayette.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7